

**IN THE UNITED STATES DISTRICT COURT**  
**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>UNITED STATES OF AMERICA</b>	<b>:</b>	<b>DATE FILED:</b> _____
<b>v.</b>	<b>:</b>	<b>CRIMINAL NO.</b> _____
<b>JUSTIN GARRISON</b>	<b>:</b>	<b>VIOLATION:</b>
		<b>18 U.S.C. § 1344</b>
	<b>:</b>	<b>(bank fraud – 1 count)</b>
		<b>Notice of forfeiture</b>

**INDICTMENT**

**COUNT ONE**

**THE GRAND JURY CHARGES THAT:**

At all times material to this indictment:

1. Commerce Bank ("Commerce") was a financial institution, the deposits of which were insured by the Federal Deposit Insurance Corporation, Certificate No. 21140-1.
2. Defendant JUSTIN GARRISON was employed as a "Customer Service Representative" at the Commerce branch located at 3735 Walnut Street, Philadelphia, Pennsylvania.
3. Commerce customers "L.W.," "E.H." and "C.N.," individuals or entities known to the United States Attorney, each maintained bank accounts at Commerce.
4. From at least on or about October 24, 2006 through on or about November 6, 2006, in Philadelphia, in the Eastern District of Pennsylvania, defendant

**JUSTIN GARRISON**

knowingly executed, and attempted to execute, a scheme to defraud Commerce, and to obtain monies owned by and under the care, custody, and control of that bank by means of false and

fraudulent pretenses, representations, and promises.

### **THE SCHEME**

It was a part of the scheme that:

5. On or about October 24, 2006, defendant JUSTIN GARRISON created an unauthorized Automatic Teller Machine (“ATM”) card linked to the bank account of “L.W.”

6. On or about October 24, 2006, defendant JUSTIN GARRISON created an unauthorized ATM card linked to the bank account of “E.H.”

7. On or about October 27, 2006, defendant JUSTIN GARRISON created an unauthorized ATM card linked to two bank accounts of “C.N.”

8. From at least on or about October 24, 2006 through on or about November 6, 2006, defendant JUSTIN GARRISON used unauthorized ATM cards linked to the accounts of “L.W.,” “E.H.” and “C.N.” to make improper and unauthorized withdrawals of funds and monies in the amount of approximately \$12,624.50 from the bank accounts of “L.W.,” “E.H.” and “C.N.”

All in violation of Title 18, United States Code, Section 1344.

### **NOTICE OF FORFEITURE**

1. As a result of the violation of Title 18, United States Code, Section 1344, set forth in this indictment, defendant

#### **JUSTIN GARRISON**

shall forfeit to the United States of America any property that constitutes or is derived from proceeds obtained directly or indirectly from the commission of such offense, as charged in this indictment, including but not limited to, the sum of \$12,624.50.

2. If any of the property subject to forfeiture, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third party;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be divided without difficulty,

it is the intent of the United States, pursuant to Title 18, United States Code, Section 982(b),

incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the defendant up to the value of the property subject to forfeiture.

All pursuant to Title 18, United States Code, Section 982(a)(2).

**A TRUE BILL:**

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**GRAND JURY FOREPERSON**

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**PATRICK L. MEEHAN**  
**United States Attorney**